Certificate Number: 05781-PAW-DE-033500196

Bankruptcy Case Number: 18-22439



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on October 3, 2019, at 5:48 o'clock AM PDT, Heather Nitch completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: October 3, 2019 By: /s/Allison M Geving

Name: Allison M Geving

Title: President